A STUDY ON THE PASSENGER CAR CUSTOMERS' ATTITUDES TOWARDS E-CRM IN AUTOMOBILE AGENCIES IN TIRUNELVELI DISTRICT

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1. ABSTRACT

The Automobile industry in India is one of the leading and largest industries in the world. The growth of the automobile industry is inevitable in the modern world. Customer is the King of any Market. In Automobile Industry, Manufacturers Sell their products through Sales and Service Agencies. Here, Sales and Service Agencies act as a key intermediate between Automobile manufacturers and ultimate Customers. All the customer information is in the hands of Sales and Service Agencies rather than Manufacturers. It gives more importance to Sales and Service Agencies. Due to COVID 19, the Automobile Agencies face difficulty to maintain a long-term relationship with Customers. It has been proved by several researchers that E-CRM is the key to customers' Satisfaction, loyalty and retention. So, the present study is undertaken with the objectives of level of E-CRM practices adopted by Automobile Agencies in Tirunelveli district in the perception of customers' point of view. Also, to examine the influence of personal variables on the perception of customers regarding E-CRM. Under this study, the population of the study is Customers of Automobile Agencies. Population of this study is uncountable. Since the study is made with convenient random sampling technique. Size of the sample is taken for this study is 75 randomly. The data used for this study are both primary and secondary. The major findings are: Most of the customers of Automobile Agencies have expressed that the E-CRM that exists in the Automobile Agencies is 'Moderate', it is found that the Personal Variable, Occupation does not influence the performance of customer. However, all the customers irrespective of their occupation have expressed a moderate score on several factors of E-CRM namely Web-site Presentation, Loyalty Programme, Dynamic Pricing, Problem solving, After sale service. It is concluded that overall Customer perception towards E-CRM practices in Automobile is Moderate. So, agencies give grate care given to leased important factors (Dynamic Pricing, Payment Methods and After sale service) for improving perception level.

KEY WORDS: -E-CRM, Customer Attitude, Automobile Sales and Service Sector

INTRODUCTION

Mahatma Gandhi's perception on customer, "He is not dependent on us, we are dependent on him, he is not an interruption on our work, he is the purpose of it. He is not an outsider in our premises. He is part of it. We are not doing him a favor by servicing him. He is doing us a favor by giving us an opportunity to do so."

With the availability of web services tools and Electronic Customer Relationship Management (E-CRM) packages which facilitate backward and forward integration, retail Automobile Agents can afford to utilize customer data. Recently Automobile Agents are focused more on building customers relationship leading to introduction and growth of customer service and support relationship and management applications.

The customers relationship in Automobile sector lies in regular liaison with particulars customers, developing, designing and delivering financial solutions to them are to are basis rather than following one-side fit all approach. Relationship managers exploit face to face contact in multi delivery channel environment. The use of multi delivery channels reduce transaction cost and facilitates offering of financial products at lower prices to customers.

Customer satisfaction from Automobile agent's service will naturally depend upon the intensity of the want which will differ among customers and type of service wanted by particular customers. Customer service is of great importance in the Automobile sector. The customer expectations and their demands are increasing much faster than the Automobile Agents are equipped to deal with customers. Customer services in the Automobile Agents draw the attentions of the government, the management of Automobile Agencies, with the growing problems and issues.

REVIEW OF LITERATURES

Dr. Santosh Bali et.al., (2021) in their research paper discuss about the Two-Wheeler industry's troubles began well before COVID-19 appeared on the scene. The Indian Two-Wheeler industry has been in trouble since mid-2018. The crisis started with a slowdown in production, which was aggravated by NBFC defaults. This resulted in a month-over-month decline in revenues. The COVID-19 pandemic has swept into nearly all Two-Wheeler markets. The auto industry has been hampered by a combination of demand and supply problems. There are, nevertheless, some beneficial effects. COVID-19 has brought about two good developments. The "Make in India" effort is being forced to invest heavily due to the China supply chain shock. The COVID-19 problem has shown flaws in the car industry's business strategy.

Talhat Alhaiou et.al., (2009) propose a model for the relationship between eCRM and E-loyalty by conceptualizing that e-loyalty is influenced by e-satisfaction, e-trust, and multi-dimensional aspects of eCRM. In order to capture the full picture for this relationship, they attempt to cover the complete purchase experience by focusing on transaction cycle (Pre-Purchase, A-Purchase, and Post- Purchase).different Components of eCRM have differing effects on e-loyalty. This study

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strengthens the literature by adding different components of eCRM as a possible critical antecedent in the model of e-loyalty development and attempts to build a stronger holistic model by including eCRM features.Pre-Purchase/eCRM features can be divided into five elements: (a) Web-Site Presentation that refers of pictures, images, and information well presented on the website; (b) Access to Information which indicates How it is easy for a customer to find information about the products, prices and services,(c) Search capabilities which allow customer to specify multiple criteria for quickly retrieving the desired information; (d) information quality which refer to the accuracy , the content and the update of the information on the website ;and (e)loyalty programme. At-Purchase/eCRM features can be divided into five elements: Payment methods, privacy, and security, promotions, ordering tracing and dynamic pricing.Post- Purchase/eCRM features can be divided into three elements: Problem solving, order tracking and after sale service.They develop a comprehensive model, which describes the relationship between eCRM factors and E-loyalty at different adoption stages of transaction cycle (Pre-Purchase, At-Purchase and Post-Purchase).Based on the literature review, they identified eleven variables.

R. Sangeetha Lakshmi et.al., (2021)in their research paper identify the parameter that influences the customer purchase preference and behaviour patterns of small car owners within Chennai city. Of most significant interest to the current research is the impact of demographic variables and income on small cars' vehicle selection-testing was done by an Interview schedule developed and administered to twenty car owners. A convenient sampling technique was adopted in the study to select the sample respondents. As the size of the universe is restricted, the research has been conducted on the respondents who are the owners of all the segments of small cars. The income changes and increasing petrol prices are driving demand for small cars in India. The need for the small car segment is growing because of the increasing number of nuclear families and parking problems. The study is valuable for both marketers and small car manufacturers to have a few detailed insights into the factors influencing consumer preference and choice as the inflation is not under control, and the cost of vehicle ownership is high. The main objective of study is to evaluate car owners' preference and behaviour pertaining to the purchase and use of small cars. The researcher has decided to select a sample size of 300 used car respondents have been selected from the Chennai city. It may be concluded that consumer behaviour has a greater role in the LPG era of economic activities for which a necessary survey and research should be conducted efficiently. manufacturers should determine the needs, wants, tastes and preferences of the consumers to design the products. The researchers also suggest that further research on small cars and the necessary R&D in this field. This study didn't study the psychographics of the consumers. Understanding the consumers' psychographics is very important to understand the customers' feelings and tendency to buy preference.

SIGNIFICANCE OF THE STUDY

In India, due to economic liberalization and Automobile sector deregulation, Automobile Agencies are functioning under tremendous competitive edge to focus on developing long term relationship with the customers. In the light of establishing excellence in quality service for

Automobile Agencies management culture, excellence in performance, customer service and quality services reaffirm the lasting relationship between the Automobile Agents and the customers in the fast-changing endeavor. As has been proved by several researchers that E-CRM is the key to customers' loyalty and retention, a study on E-CRM enables the Automobile Agents to know the customers perception on the various factors of E-CRM. Also, to improve the E-CRM by improving the factors which are not satisfactory in the opinion of the customers.

STATEMENT OF THE PROBLEM

Maintaining Customer Relationship refers to the state of firm being oriented, or directed towards the customers. Customer Relationship for an Agency would mean the implementation of the philosophy that where it has to create wins and keep the customers. No Agencies can exist without customers. Therefore, the customer is the central focus of all its activities. Servicing and selling to existing customers are viewed to be jousted as important to long term marketing success, as acquiring new customer is more costly than retaining existing one. This retain customer will be less price sensitive and provide free word of mouth advantages. In this context, the present study is undertaken in order to examine the perception of customers on various factors of CRM. Also, to identify the possible difference in the perception of CRM among different types of customers.

OBJECTIVES

The present study mainly focuses on E-CRM in Automobile Agencies in the perception of its customers. With this end in view, following objectives are established in the study.

1.   To study the level of E-CRM practices adopted by Automobile Agencies in Tirunelveli district.

2.   To examine the influence of personal variables on the perception of customers about E-CRM practices adopted by Automobile Agencies in Tirunelveli district

HYPOTHESES

The major hypothesis of the study is given below

H1: Personal variables do not influence the perception of E-CRM

RESEARCH METHODOLOGY

This study is mainly based on primary data collected from the sample respondents with the help of a specially designed questionnaire. The questionnaire consists of two parts. Part 'A' consists of personal variables, such as, Age, Gender, Educational Qualification, Occupation, Monthly Income, Length of Customership, whereas part 'B' contains statements relating to various factors of E-CRM. There are 10 factors, namely, Web-site Presentation, Access to Information, Quality, Loyalty ProgrammeMethods ,Privacy and security ,Promotion ,Dynamic Pricing ,Problem solving ,After sale service. Under each factor, there are three statements, for which score

was obtained using the Likert 5-point scaling technique, ranging from 'strongly Agree (5) to strongly Disagree (1).

SAMPLING

The respondents for the study were chosen from customers of Automobile Agencies, Tirunelveli. Since, that total number of customers of Automobile Agencies in Tirunelveli is not precisely known, a reasonable size of sample, 75 is taken at random by contacting customers visiting Automobile Agencies at Tirunelveli, during the study period.

TOOLS FOR ANALYSIS OF DATA

Mean and Standard Deviation

Mean is the simplest measurement of central tendency and is a widely used measure. Its chief use consists in summarizing the essential features of a series and in enabling data to be compared. Standard deviation is most widely used measure of dispersion of a series and is commonly denoted by the symbol 'σ'. In this study, this has been used to examine the level of perception for the respondents towards E-CRM factors as a whole as well as for different factors of E-CRM.

Chi-Square test

Chi-Square test is an important test amongst the several tests of significance developed by statisticians. It enables to explain whether or not two attributes are associated. This has been used to examine the differences in the perception of E-CRM and Gender.

ANOVA

ANOVA is an extremely useful technique to compare more than two variables. It was employed to examine the influence of personal variables of perception of E-CRM.

ANALYSIS & INTERPRETATION

In this part the data collected form the respondents have been classified, analysed and results are presented. Analyses have been made for the total respondents as well as respondents of various categories, based on the Personal Variables.

1.   LEVEL OF E-CRM PRACTICES IN AUTOMOBILE AGENCIES

According to the research work (Talhat Alhaiou et.al) E-CRM features are classified in to ten factors namely, Web-site Presentation, Access to Information, Quality, Loyalty Programme Methods, Privacy and security, Promotion, Dynamic Pricing, Problem solving and After sale service.   In order to find out level of agreement about ECRM practices score was obtained

using the Likert 5-point scaling technique, ranging from 'strongly agree (5) to strongly disagree (1). The obtained score presented in the below table.

TABLE -1

LEVEL OF E-CRM FACTORS IN AUTOMOBILE AGENCIES

Factors	Score	Mean	SD
F1. Web-site Presentation	896	11.95	2.31
F2. Access to Information	910	12.10	2.01
F3. Information Quality	931	12.40	2.28
F4. Loyalty Programme	866	11.50	2.46
F5. Payment Methods	853	11.37	2.35
F6. Privacy and security	915	12.20	1.60
F7. Promotion	941	11.33	2.33
F8. Dynamic Pricing	836	11.21	2.40
F9. Problem solving	887	11.15	2.51
F10. After sale service	879	11.83	2.44
Overall	891	117.13	14.27

Source: Primary Data

*Classification of factors based on the customers' perception

High	F2,F3&F6
Moderate	F1, F4, F5, F7, F8, F9, F10 and overall.
Low	Nil

*Classification is based on the means score

High – mean is > 12

Moderate – mean is > 10.5 < 12

Low – mean is < 10.5

In general, the E-CRM in Automobile agenciesare moderate in the perception of the respondents as a whole. Among the various factors of E-CRM, the factors namely, Access to Information, Information Quality and Privacy and securityare perceived as 'high' by the total respondents. On the other hand, the factors such as Dynamic Pricing, Payment Methods and After sale service are the least – looked – after factors in the opinion of all respondents.

2. PERCEPTION OF E-CRM AMONG CUSTOMERS OF DIFFERENT AGE GROUP

Every person sees the world slightly differently. These differences are the results of the individual personality and psychological make up. Individual differences in ability to interpret the reality may be related to some personality characteristics of individual and may result in difference in their perception as well as opinion.

TABLE-2

PERCEPTION OF E-CRM AMONG CUSTOMERS OF DIFFERENT AGE GROUP

Factors	Below 25 (21)		26 - 35 (22)		36 – 45 (20)		Above 45 (12)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	12.29	2.76	11.95	2.90	11.9	1.17	11.42	1.78
F2. Access to Information	12.24	2.05	12.18	2.20	11.9	2.11	12.30	1.56
F3. Information Quality	12.19	2.42	12.36	2.15	12.8	2.17	12.30	2.67
F4. Loyalty Programme	12.52	2.09	11.45	2.91	11.4	2.52	10.30	1.44
F5. Payment Methods	12.62	1.72	12.09	1.74	10.35	2.72	9.58	1.98
F6. Privacy and security	12.48	1.75	12.32	1.29	12.30	1.84	11.33	1.30
F7. Promotion	12.24	2.14	11.50	2.65	10.80	2.42	10.33	1.15
F8. Dynamic Pricing	11.67	2.33	10.77	3.22	11.70	1.84	10.42	1.08
F9. Problem solving	11.86	2.31	10.91	2.94	11.55	2.31	9.67	2.31
F10. After sale service	12.19	2.20	11.36	2.65	12.40	2.48	11.08	2.31

Source: Primary Data

* Classification of factors based on the customers' perception

High	F1, F2, F3,F4, F5, F6, F7, F10	F2'F3,F5,F6	F3,F6,F9,F10	F2,F3

| Moderate | F8'F9 | F1,F4,F7,F8,F9,F10 | F1, F2, F4,F8 | F1, F6, F10 |
| Low | Nil | Nil | F5,F7 | F4,F5, F7, F8,F9 |

Table 2 limelights the scores of respondents belonging to various age group. It was observed that the factors, namely, Access to Information and Information Quality have perceived as 'high' by customers of all age group. Likewise, the factors, Dynamic Pricing and Problem solving are perceivedas 'Moderate' by customers of all age group except the old – age customers. It is also observed that 'Payment Method' is not adequate in the opinion of middle-aged and old aged customers. It is also found that old-aged customers are not satisfied with some of the factors of CRM which indicates that the Automobile Agencies has to initiate appropriate measure up to the expectation of these customers.

3.   PERCEPTION OF E-CRM AND GENDER

Gender plays a vital role on Perception of any kind based on the experience gathered by male and female. The significant mean difference and standard deviation are presented in the below table.

TABLE-3

PERCEPTION OF E-CRM AND GENDER

Factors	Male (62)		Female (13)	
	Mean	SD	Mean	SD
F1. Web-site Presentation	11.81	2.42	12.62	1.61
F2. Access to Information	12.24	1.90	11.62	2.50
F3. Information Quality	12.47	2.32	12.15	2.19
F4. Loyalty Programme	11.40	2.62	12.23	1.30
F5. Payment Methods	11.21	2.37	12.15	2.19
F6. Privacy and security	12.11	1.45	12.62	2.22
F7. Promotion	11.15	2.39	12.23	1.79
F8. Dynamic Pricing	11.05	2.45	12.00	2.00
F9. Problem solving	11.00	2.51	11.85	2.51
F10. After sale service	11.76	2.53	12.15	2.03

Source: Primary Data

*Classification of Factors Based on The Customers' Perception

High	F2,F3,F6,	F1,F3,F4,F5,F6,F7,F10
Moderate	F1,F4,F5,F7,F8,F9,F10	F2,F8,F9
Low	Nil	Nil

Table 3 portrays the scores of Male and Female customers. It is observed that the factors Information Quality and Privacy and security are perceived as well – looked – after factors in the opinion of both male and female customers. It is also found that female customers have expressed 'high' level of satisfactions on several factors of E-CRM (Web-site Presentation,Information Quality,Loyalty Programme,Payment Methods,Privacy and security,Promotion and After sale service) compare to male counterparts.

4.   PERCEPTION OF E-CRM AND EDUCATIONAL QUALIFICATION

Educational Qualification gives different perception. Human beings think differently with help of their knowledge. So, in the below table, mean and standard deviation of different educational groups are presented for find out perception of E-CRM among different educational groups.

TABLE 4

PERCEPTION OF E-CRM AMONG CUSTOMERS WITH DIFFERENT QUALIFICATION

Factors	H.School (2)		Hr. Sec. (6)		Gra. (20)		P.G (20)		Pro. (27)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	13.00	2.83	13.33	1.21	11.65	2.78	12.45	1.73	11.41	2.39
F2. Access to Information	11.00	5.66	13.17	0.75	11.90	2.40	12.30	1.69	12.04	1.85
F3. Information Quality	12.00	4.24	13.50	0.55	11.65	1.95	12.75	2.20	12.52	2.64
F4. Loyalty Programme	8.00	7.07	13.00	0.89	11.50	3.02	11.75	2.47	11.37	1.57
F5. Payment Methods	10.50	2.12	12.50	1.87	11.70	2.66	11.50	2.24	10.85	2.32
F6. Privacy and security	12.00	1.41	13.33	0.52	12.25	2.07	12.10	1.37	12.00	1.52
F7. Promotion	10.50	0.71	13.00	0.89	10.55	3.03	11.95	2.01	11.15	2.01
F8. Dynamic Pricing	5.50	3.54	13.50	1.38	11.35	2.16	11.45	2.24	10.85	2.13
F9. Problem solving	8.00	1.41	12.17	2.56	10.80	2.80	12.15	2.21	10.67	2.29
F10. After sale service	11.50	0.71	13.33	0.52	11.10	2.67	11.80	2.50	12.07	2.46

Source: Primary Data

H.School – high school; Hr. Sec. – Higher Secondary School; Gra. – Graduation; P.G. – Post Graduation; Pro. – Professional

*Classification of factors based on the customers' perception

High	F1	F1,F2,F3,F4,F5,F6,F7, F8,F9,F10	F6	F1,F2,F3,F 6,F9	F2,F3,F 10
Moder ate	F2,F3,F5,F6, F7,F10	Nil	F1,F2,F3,F4,F5,F7, F8,F9,F1	F4,F5,F7,F 8,F10	F1, F4,F5, F6,F7,F 8,F9
Low	F4,F8	Nil	Nil	Nil	Nil

Table 4 limelight the scores of respondents having different educational qualifications. It is observed that, the factors, Web-site Presentation,Privacy and security have perceived as 'high' by customers with different levels ofeducational qualifications. It is also found that respondents with plus two qualification have expressed 'high' level of satisfaction of all factors of CRM (Web-site Presentation, Access to information, Information Quality,Loyalty Programme,Privacy and security, Promotion,Problem solving and After sale service). Likewise, the factors, Web-site Presentation, Access to Information, After sale serviceare perceived as 'Moderate' by all the customers invariably. It is also observed that Loyalty Programme,Dynamic Pricing, Problem solving are not adequate in the opinion of customers with low profile.

5.   PERCEPTION OF E-CRM AND OCCUPATION

Perception is not only the passive receipt of signals from mind, but it is also shaped by the receivers' knowledge, reminiscence, hope, and attention getting from occupation also.

TABLE 5

PERCEPTION OF E-CRM AMONG CUSTOMERS GROUPED ON OCCUPATION

Factors	Government Employee (9)		Private Employee (23)		Profession (22)		Business (16)		Others (5)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	12.78	1.72	11.87	2.65	11.05	2.38	12.50	1.90	13.00	1.58
F2. Access to Information	12.56	2.07	11.91	2.19	11.91	1.87	12.44	2.16	12.40	1.52
F3. Information Quality	12.78	2.86	11.91	2.39	12.50	2.44	12.69	1.96	12.80	0.84

F4. Loyalty Programme	12.44	2.24	11.65	2.60	11.27	1.52	11.06	3.51	12.20	1.48
F5. Payment Methods	11.01	2.09	12.26	2.00	10.91	2.31	10.81	3.02	11.60	1.52
F6. Privacy and security	12.44	1.74	12.39	1.50	12.18	1.56	11.50	1.71	13.20	0.84
F7. Promotion	11.56	2.96	11.61	2.62	11.05	2.13	10.94	2.08	12.20	1.48
F8. Dynamic Pricing	11.11	2.26	11.13	2.58	11.18	1.97	11.06	2.95	12.40	2.07
F9. Problem solving	11.11	3.18	11.22	2.86	10.59	2.09	11.63	2.19	11.80	2.77
F10. After sale service	11.78	3.03	11.26	2.83	12.18	2.36	11.94	1.81	12.60	1.67

Source: Primary Data

*Classification of factors based on the customers' perception

High	F1,F2,F3, F4,F6	F5,F6	F3,F6,F10	F1,F2,F3	F1,F2,F3,F4,F6, F7,F8,F10
Mode rate	F5,F7,F8, F9,F10	F1,F2,F3,F4,F7, F8,F9,F10	F1,F2,F4,F5, F7,F8,F9	F4,F5,F6,F7,F 8,F9,F10	F5,F9
Low	Nil	Nil	Nil	Nil	Nil

Table 5 portrays the scores of respondents engaging in different Occupation. It was observed that, the factors namely, Information Quality , Privacy and security have perceived as 'high' by all the customers irrespective of their occupation. It is also found that, several factors namely,Web-site Presentation,Access to Information,Loyalty Programme,Dynamic Pricing,Problem solving and After sale serviceare perceived as 'Moderate'. It is interesting to note that, none of the factors is rated as 'low' by customer of various Occupations.

6.   PERCEPTION OF E-CRM AND INCOME

Income is vital role in perception of human being. It shows the economic status of customers. It also reveals the quality of life of human beings. So significant mean difference and standard deviation among different income groups are presented in the below table

TABLE-6

PERCEPTION OF E-CRM AMONG CUSTOMERS GROUPED ON INCOME

Factors	I (22)		II (23)		III (11)		IV (16)		V (3)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	12.59	1.94	12.30	1.58	10.27	4.27	11.56	1.46	13.25	1.26
F2. Access to Information	12.00	2.35	12.09	1.93	12.09	1.64	12.44	2.10	12.00	1.41
F3. Information Quality	12.36	1.40	12.52	2.59	10.55	3.17	13.25	1.48	14.00	1.15
F4. Loyalty Programme	12.36	2.26	11.57	2.68	11.55	2.38	10.88	2.36	10.50	3.00
F5. Payment Methods	12.41	1.44	10.87	2.51	11.36	2.77	10.44	2.56	13.00	1.41
F6. Privacy and security	12.45	1.87	11.91	1.62	13.00	1.48	11.81	1.17	11.75	0.96
F7. Promotion	12.14	1.78	11.22	2.21	10.27	3.61	11.25	2.05	11.00	1.41
F8. Dynamic Pricing	11.77	2.20	10.26	2.63	11.09	3.14	11.81	1.52	12.25	1.50
F9. Problem solving	12.09	2.00	10.83	2.82	10.36	3.56	11.06	1.77	10.75	1.71
F10. After sale service	12.05	2.06	11.43	2.68	11.27	3.52	12.63	1.67	11.50	1.91

Source: Primary Data

I – up to 10,000, II – 10,001-20,000, III – 20,001-30,000, IV – 30,001-40,000, V – above 40,000.

*Classification of factors based on the customers' perception

High	F1,F2,F3,F4,F5,F6,F7,F9,F10	F1,F2,F3	F2,F6	F2,F3, F10	F1,F2,F3, F5,F8
Moderate	F8	F4,F5,F6,F7,F9,F10	F3,F4,F5,F6,F8,F10	F1,F4,F6,F7,F8,F9	F4,F6,F7, F9,F10
Low	Nil	F8	F1,F9,F7	F5	Nil

Table 6 exhibits the scores of respondents with different levels of Income. It was observed that the factors namely Web-site Presentation,Access to Information are perceived as 'high' by customers of different Income. Likewise, the factors, Loyalty Programme, Payment Methods, Problem solving, After sale serviceare perceived as 'Moderate' by customers of different Income holders. It is observed that 'Dynamic Pricing' is not adequate in the opinion of low-Income group customers. It is also found that, Middle income customer are not satisfied with some of the factors of E-CRM, which denotes that the Automobile Agencies has to initiate appropriate measures in order to improve the services of middle-income customers.

7. INFLUENCE OF PERSONAL VARIABLES ON THE PERCEPTION OF E-CRM

In order to test the significance relationship among profile variable and perception of CRM the null hypothesis framed. The null hypothesis is

H0: Personal Variables do not influence the perception of E-CRM

TABLE-7

INFLUENCE OF PERSONAL VARIABLES ON THE PERCEPTION OF E-CRM

Personal variables	Calculated value	Table value	Significant / Not significant
Age	F Value 5.428 * *	6.9919 at 5% level	Not significant
Gender	X^2 2.70**	3.84 at 5% level	Not significant
Educational Qualification	FValue 8.7*	3.6331 at 1% level	significant
Occupation	FValue 37.4 *	3.6331 at 1% level	significant
Monthly Income	F Value 31.3 *	3.6331 at 1% level	significant

Source: Computed Value

*Since the calculated value is more than the table value for the profile variable of Educational Qualification, Occupation and Monthly Income hence null hypothesis is rejected. It discloses that Educational Qualification, Occupation and Monthly Income are significantly influence the perception.

** Since the calculated value is less than the table value for the profile variable of age and gender hence null hypothesis is accepted. It discloses that Age and gender are not significantly influence the perception.

FINDINGS

1.   Most of the customers of Automobile Agencies have expressed that the E-CRM that exists in the Automobile Agencies is 'Moderate'.

2.   Some of the Personal Variables have significant impact on the perception of the customers. The young used customers are most satisfied the various factors of E-CRM compared to middle aged and old aged customers.

3.   Likewise, the Female customer have expressed high level of satisfaction on the factors namely Web-site Presentation,Information Quality,Loyalty Programme,Payment Methods,Privacy and security,Promotion and After sale servicecompare to male counterparts.

4.   The Personal Variable, Occupation does not influence the performance of customer. However, all the customers irrespective of their occupation have expressed a moderate score on several factors of E-CRM namelyWeb-site Presentation,Loyalty Programme,Dynamic Pricing,Problem solving,After sale service.

5.   It is found that middle Income customers are not satisfied with some of the factors of E-CRM, which indicates that customer's Income has a significant impact their perception.

SUGGESTIONS

1.   The Automobile Agencies should pay adequate attention on Dynamic Pricing, Payment Methods and After sale service which are perceived as least looked after factors by the majority of customers.

2.   It is necessary to gives special attention to customers of certain category. To be specific, adequate attention should be provided for the old aged customers and male customers, who are not satisfied with the present facilities and who have high level of expectation respectively.

3.   It may be suggested to introduce new products and services which are customized to the middle-income group, since most of them have expressed the services available at present is not adequate.

4.   Special attention should be provided to new customers appropriate measure may be initiated in order to make them to aware and to understand the various E-CRM services offered by the Automobile Agencies.

5.   Special attention should be provided to new customers appropriate measure may be initiated in order to make them to aware and to understand the various e-services offered by the Automobile Agencies.

CONCLUSION

To summaries, E-CRM targets at wining the customers by laying out a close relationship with them. Maintaining the relationship is more important to retain the customers as well as to prompt Customer loyalty. Maintaining customer information and pursuing a customer-centric strategy can go a long way toward achieving Customer Relationship Management in Automobile agencies. Finding the new customer is much more expensive than keeping existing customers. Customer retention is only achievable if the supplier and the customer have solid relationship. It is more vital for Automobile Agencies that provide services rather than products, because service marketing is considerably more involved and difficult.

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